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Attorney Docket No. 37168/82045

09/24/99

Jc672 U.S. PRO
09/24/99

ASSISTANT COMMISSIONER FOR PATENTS
Washington, D.C. 20231

Jc678 U.S. PRO
09/406290
09/24/99

Sir:

Transmitted herewith for filing is the patent application of:

Inventor(s): Jeffrey K. Dellinger al.

Title: METHOD AND APPARATUS FOR PROVIDING RETIREMENT INCOME BENEFITS

Enclosed are:

XX Specification, including 6 claims (30 pages)XX Fifteen (15) sheets of informal drawingsXX Declaration and Power of Attorney An Assignment of the invention to: _____ Statement of Status as Small Entity

The filing fee has been calculated as shown below:

	(COL. 1)	(COL. 2)
FOR:	NO. FILED	NO. EXTRA
BASIC FEE		
TOTAL CLAIMS	* 6 -20=	0
INDEP CLAIMS	* 2 -3 =	0
MULTIPLE DEPENDENT CLAIM PRESENTED		

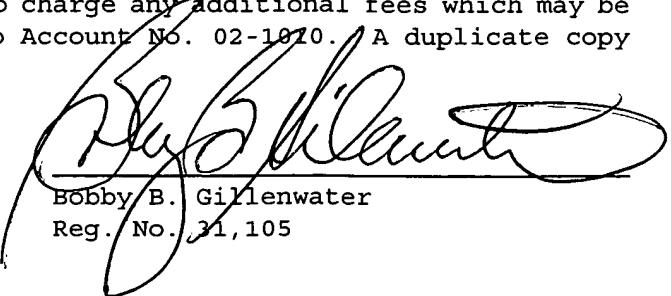
*If the difference in Col. 1 is less
than zero, enter "0" in Col. 2

SMALL ENTITY	
RATE	FEE
	\$ 380
X 9 =	\$
X39 =	\$
+130=	\$
TOTAL	\$

OTHER THAN A SMALL ENTITY	
RATE	FEE
	\$ 760
X18 =	\$
X78 =	\$
+260=	\$
TOTAL	\$ 760

X A check in the amount of \$ 760.00 for X filing fee recording fee is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 02-1070. A duplicate copy of this sheet is enclosed.


Bobby B. Gillenwater
Reg. No. 31,105

CERTIFICATE UNDER 37 CFR 1.10

Express Mail Label No. EL 425 896 448 US
Date of Deposit: September 24, 1999

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.


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